

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:		
	Steven B. Smith	
Serial No.:	09/870,142	
Filing Date:	May 30, 2001	Art Unit 3628
Title:	METHOD AND SYSTEM OF MANAGING SPENDING THROUGH ACCOUNT ALLOCATION	Conf. No. 4558
Examining Attorney:	Timothy M. Harbeck	

**AMENDMENT AND RESPONSE**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This correspondence is responsive to the Office Action mailed March 29, 2006 for the above-referenced application. The Office is hereby authorized to charge deposit account number 50-0843 the amount of \$60.00 representing the fee for an extension of one month to respond to the Office Action, and to charge any additional fees necessary for this or any other response to that account. The following Amendment and Response addresses every rejection set forth in the Office Action, thus placing the application in condition for allowance. Pursuant to 37 C.F.R. § 1.111 please amend the above-referenced patent application as follows: